

# Your Money Matters

An Informational  
Newsletter from  
PlanMember Securities  
Corporation



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**PlanMember**  
SERVICES  
*Planning your future...today.®*

## Enjoy the Advantages of

### Diversification and Professional Portfolio Management

**What would you think** of a retirement plan program that provided you with a diversified collection of mutual funds from some of the nation's leading mutual fund companies? What if these funds were then allocated within a professionally-managed portfolio designed to meet your specific needs?

The PlanMember Services Premier Plus Program combines personalized retirement planning with professional portfolio management services using mutual funds from **American Century, Federated Investors, Fidelity, Franklin Templeton, MFS and OppenheimerFunds**. Each fund is specifically selected for retirement investing and features no front-end sales charges or back-end surrender penalties<sup>1</sup>. The Premier Plus Program also provides personalized investment recommendations to help you get the most from your savings nest egg as well as a number of valuable advantage including:

- **No Load/Load Waived mutual Funds<sup>1</sup>** – Allows you to put more of your money to work from the start with no up-front sales charges.
- **No Surrender Penalties<sup>2</sup>** – Allows you to make a change with no back-end sales charges or surrender penalties.
- **Broad Investment Diversity** – You invest in a professionally-managed portfolio consisting of a diversified blend, bond and money market mutual funds selected from several of the nation's most recognized fund companies.
- **Professional Portfolio Management** – The key to retirement investing is maintaining an appropriate blend of investments to achieve the long-term growth you need while managing your exposure to short-term volatility. The Premier Plus Program provides portfolios that are managed by experienced investment professionals according to a time-tested approach and are strategically rebalanced to keep you on track.
- **Ongoing Lifecycle Planning Recommendations** – Knowing when to make adjustments is critical to achieving your long-term goals. With the Premier Plus Program, you can receive an Annual Retirement Plan Review that will let you know when it's time to consider a change.

To learn more about the Premier Plus Program, simply email me, or call me at the number above. I will be happy to answer any questions you may have as well as provide you with a complimentary plan and saving analysis tailored to your personal needs.

1. An annual asset-based fee will apply as well as other internal expenses and fees of the funds.
2. Redemption fees may apply for frequent trading, please see fund prospectus(es).



*Before investing carefully read the prospectus(es) which contain information about investment objectives, risks, charges, expenses and other information, all of which should be carefully considered before investing. For current prospectus(es) call (800) 874-6910. Investing involves risk. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price. Asset allocation or the use of an investment advisor does not ensure a profit nor guarantee against loss.*

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